

### REMARKS

In the January 7, 2004 Office Action, claims 1-65 were determined to be subject to a restriction and/or election requirement as they pertained to more than one patentably distinct invention. Specifically, the Examiner restricted claims 1-65 to the following:

- I. Claims 1-11, drawn to a method for job-based management of a business, classified in class 705, subclass 30.
- II. Claims 12-19, drawn to a job-based method for managing business resources, classified in class 705, subclass 34.
- III. Claims 20-22, drawn to a method for providing a real-time financial account, classified in class 705, subclass 36.
- IV. Claims 23-30, drawn to a computer implemented method for virtual accounts including purchase orders, classified in class 705, subclass 26.
- V. Claims 31-33, drawn to a computer implemented method for budget management of a business, classified in class 705, subclass 39.
- VI. Claims 34-40, drawn to a method specifying virtual accounts, classified in class 705, subclass 36.
- VII. Claims 41-51, drawn to a computer data signal, classified in class 713, subclass 190.
- VIII. Claims 52-56, drawn to a system, classified in class 709, subclass 203.
- IX. Claims 57-65, drawn to a computer readable medium, classified in class 700, subclass 214.

Pursuant to 35 U.S.C. § 121, Applicant wishes to elect the invention of Group I, corresponding to claims 1-11, for prosecution on the merits in the above-identified application. This election is made with traverse. Specifically, Applicant respectfully submits that Group I should be amended to comprise those claims now corresponding to Groups I, II and IV-IX, and that Group II should be amended to comprise those claims now corresponding to Group III.

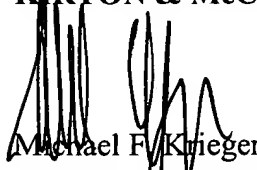
Applicant submits that the claims corresponding to Groups I, II and IV- IX define species that are obvious variants of each other and thus not patentably distinct. Groups I and II recite methods that include “automatically adjusting the virtual balances of said spending accounts according to the allocated transaction.” Such automatic adjustment cannot be practiced without a computer. Groups IV-IX recite systems that specifically support the methods of Groups I and II. As the claimed methods require computer implementation and the claimed systems provide specific support to such methods, the claims corresponding to Groups I, II and IV-IX are not patentably distinct and thus require collective consideration.

Group III is drawn to a method for providing a real-time financial account and requires neither the processes nor systems claimed in the remaining Groups. Accordingly, the claims corresponding to Group III may be properly considered independently of Groups I, II and IV-IX.

DATED this 30 day of January, 2004.

Respectfully submitted,

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